

United States Bankruptcy Court

District of South Dakota, Southern Division

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Navin, Christopher, Lee	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8945	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. and Street, City, and State): 409 S Juniper Ave Marion, SD 57043	Street Address of Joint Debtor (No. and Street, City, and State):
County of Residence or of the Principal Place of Business: Turner	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor (if different from street address above):

Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) 	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other 	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13
	Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). 	Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box.) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. 	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owned to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. 	THIS SPACE IS FOR COURT USE ONLY
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Estimated Number of Creditors <input checked="" type="checkbox"/> <input type="checkbox"/> 1-49 50-99 100-199 200-999 1,000-5,000 5,001-10,000 10,001-25,000 25,001-50,000 50,001-100,000 Over 100,000

Estimated Assets <input checked="" type="checkbox"/> <input type="checkbox"/> \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million \$100,000,001 to \$500 million \$500,000,001 to \$1 billion More than \$1 billion

Estimated Liabilities <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> \$0 to \$50,000 \$50,001 to \$100,000 \$100,001 to \$500,000 \$500,001 to \$1 million \$1,000,001 to \$10 million \$10,000,001 to \$50 million \$50,000,001 to \$100 million \$100,000,001 to \$500 million \$500,000,001 to \$1 billion More than \$1 billion

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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Navin, Christopher

All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet.)		
Location Where Filed:	IOWA NORTHERN SIOUX CITY	Case Number: Date Filed: 2005
Location Where Filed:		Case Number: Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)		
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		Exhibit B
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.)
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). X s/ Jonathan M Edwards Jonathan M Edwards, Attorney at Law
		Sep14, 2010 Date
Exhibit C		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No		
Exhibit D		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition:		
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
Information Regarding the Debtor - Venue		
(Check any applicable box.)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.		
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
Certification by a Debtor Who Resides as a Tenant of Residential Property		
(Check all applicable boxes.)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
(Name of landlord that obtained judgment)		
(Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgement for possession was entered, and		
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).		

B1 (Official Form 1) (4/10)

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Navin, Christopher Lee
Signatures		
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X /s/ Christopher Lee Navin Signature of Debtor</p> <p>X _____ Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) Sep 14, 2010 Date</p>		<p>Signature of a Foreign Representative</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
<p>Signature of Attorney*</p> <p>X /s/ Jonathan M Edwards Signature of Attorney Jonathan M Edwards Printed Name of Attorney for Debtor(s) Jonathan M Edwards Attorney at Law Firm Name 112 Marie Avenue Address North Sioux City, SD 57049</p> <p>605-741-5040 Telephone Number Sep 14, 2010 Date</p> <p>* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>		<p>Signature of Non-Attorney Bankruptcy Petition Preparer</p> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____</p> <p>_____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
<p>Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>		

UNITED STATES BANKRUPTCY COURT
District of South Dakota, Southern Division

In Re: _____ Case No. _____

Debtor _____ (if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor /s/ Christopher Lee Navin

Date: Sep 14, 2010

UNITED STATES BANKRUPTCY COURT
District of South Dakota, Southern Division

In Re: Navin, Christopher Lee
Debtor

Case No. _____
(if known)
Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$10,550.00		
B - Personal Property	Yes	5	\$15,036.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		\$21,400.00	
E - Creditors Holding Unsecured Priority Claims	Yes	3		\$252.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$60,049.04	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,548.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,032.00
TOTAL		23	\$25,586.00	\$81,701.04	

UNITED STATES BANKRUPTCY COURT
District of South Dakota, Southern Division

In Re: Navin, Christopher Lee
Debtor

Case No. _____
(if known)
Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)(whether disputed or undisputed)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	
Student Loan Obligations (from Schedule F)	5220.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	5220.00

State the following:

Average Income (from Schedule I, Line 16)	1,548.00
Average Expenses (from Schedule J, Line 18)	2,032.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2141.40

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" COLUMN		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$252.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column.		
4. Total from Schedule F		\$60,049.04
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$60049.04

In Re:

Navin, Christopher Lee

Case No.

Debtor

(if known)

SCHEMULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim
homestead 409 S Juniper Marion, SD 57043	Fee simple	J	10550.00	7500.00
		Total		\$10,550.00

In Re: Navin, Christopher LeeCase No. _____
(if known)**Debtor****SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an X in the appropriate position in the column labeled None . If additional space is needed in any category, attach a separate sheet properly identified with the same case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an H , W , J , or C in the column labeled Husband, Wife, Joint or Community . If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state the person's name and address under Description and Location of Property . If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as A.B., a minor child, by John Doe, guardian. Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
1. Cash on hand.	X		
2. Checking, savings or other financial accounts, CD's, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives.	X	Farmer State Bank - savings account Joint with non-filing girl-friend	11.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X		
4. Household goods and furnishings, including audio, video, and computer equipment.		couch Chair Ottoman	\$50.00 \$50.00 \$10.00

Official Form 6B (12/07) In Re: Navin, Christopher Lee

Case No. _____

Debtor

(if known)

Type of Property	None	Description and Location of Property	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
4. Household goods and furnishings, including audio, video, and computer equipment.		television (analog)	0.00
		TV stand	10.00
		2 Lamps \$5 ea	10.00
4. Household goods and furnishings, including audio, video, and computer equipment.		dining table	25.00
		5 chairs \$5 ea	25.00
4. Household goods and furnishings, including audio, video, and computer equipment.		kitchen stove (broken)	5.00
		refrigerator	10.00
		microwave oven	5.00
4. Household goods and furnishings, including audio, video, and computer equipment.		coffee pot	5.00
		toaster	5.00
		mixer	5.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Bed	20.00
		Dresser	20.00
		Crib	20.00
4. Household goods and furnishings, including audio, video, and computer equipment.		computer	100.00
		printer	25.00
		end table	10.00
4. Household goods and furnishings, including audio, video, and computer equipment.		bed	20.00
		dresser	15.00
		desk	10.00
4. Household goods and furnishings, including audio, video, and computer equipment.		analog TV	0.00
		computer	10.00

In Re: Navin, Christopher Lee
DebtorCase No. _____
(if known)

Type of Property		Description and Location of Property	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
4. Household goods and furnishings, including audio, video, and computer equipment.	None	washer dryer dresser	25.00 25.00 10.00
4. Household goods and furnishings, including audio, video, and computer equipment.		tools tool chest	200.00 75.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		family library	50.00
6. Wearing apparel.	X	clothing	100.00
8. Firearms and sports, photographic, and other hobby equipment.	X		
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
12. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k	3000.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X		

(if known)

Debtor

Type of Property	None	Description and Location of Property	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X		
20. Contingent and noncontingent interests in real estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
21. Other contingent or unliquidated claims of every nature, including tax refunds, counter-claims of the debtor, and rights to setoff claims. Give estimated value of each.		2010 income tax anticipated refund	3000.00
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1996 Dodge Ram 1500 2003 Pontiac Montana (1/2 owned) 2008 Harley motorcycle (damaged)	850.00 875.00 6500.00
26. Boats, motors, and accessories.	X		
27. Aircraft and accessories.	X		
28. Office equipment, furnishings, and supplies.	X		
29. Machinery, fixtures, equipment, and supplies used in business.	X		

In Re: Navin, Christopher Lee
Debtor

Case No. _____
(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

Check if debtor claims a homestead exemption that exceeds \$146,450 *

11 U.S.C. § 522(b)(2)
11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
homestead 409 S Juniper Marion, SD 57043	43-45-3	3,050.00	10550.00
Farmer State Bank - savings account Joint with non-filing girl-friend	43-45-4	11.00	11.00
couch	43-45-4	50.00	\$50.00
Chair	43-45-4	50.00	50.00
Ottoman	43-45-4	10.00	10.00
television (analog)	43-45-4	0.00	0.00
TV stand	43-45-4	10.00	10.00
2 Lamps \$5 ea	43-45-4	10.00	10.00
dining table	43-45-4	25.00	25.00
5 chairs \$5 ea	43-45-4	25.00	25.00

In Re: Navin, Christopher LeeCase No. _____
Debtor (if known)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
kitchen stove (broken)	43-45-4	5.00	5.00
refrigerator	43-45-4	10.00	10.00
microwave oven	43-45-4	5.00	5.00
coffeepot	43-45-4	5.00	5.00
toaster	43-45-4	5.00	5.00
mixer	43-45-4	5.00	5.00
Bed	43-45-4	20.00	20.00
Dresser	43-45-4	20.00	20.00
Crib	43-45-4	20.00	20.00
computer	43-45-4	100.00	100.00
printer	43-45-4	25.00	25.00
end table	43-45-4	10.00	10.00
bed	43-45-4	20.00	20.00
dresser	43-45-4	15.00	15.00
desk	43-45-4	10.00	10.00
analog TV	43-45-4	0.00	0.00
computer	43-45-4		
washer	43-45-4	25.00	25.00
dryer	43-45-4	25.00	25.00
dresser	43-45-4	10.00	10.00
tools	43-45-4	200.00	200.00
tool chest	43-45-4	75.00	75.00

In Re:

Navin, Christopher Lee

Case No.

Debtor

(if known)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
family library	43-45-2(4)	50.00	50.00
clothing	43-45-2(5)	100.00	100.00
401k	43-45-16	3000.00	3000.00
2010 income tax anticipated refund	43-45-4	3000.00	3000.00

In Re: Navin, Christopher Lee
Debtor

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account Number: Karen Duerksen 44533 273rd St Marion, SD 57043	X		12/2008 - Contract for Deed homestead 409 S Juniper Marion, SD 57043	X			7500.00	
			VALUE \$ 6000.00					
Account Number: 2009 HD Credit Eagle Mark Bank Dept 15129 Palatine, IL 60055-5129			2008 Harley Davidson Dyna Fat Bob crashed - damaged	X			13900.00	
			VALUE \$ 6500.00					
Account Number: 								
			Subtotal (Total of this page)				\$21,400.00	\$0.00
			Total (Use only on last page)				\$21,400.00	
			(Report also on Summary of Schedules.)					(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In Re:

Navin, Christopher Lee

Case No.

Debtor

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In Re:

Navin, Christopher Lee

Case No.

Debtor

(if known)

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,600* deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTR, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 04/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In Re: Navin, Christopher Lee
DebtorCase No. _____
(if known)

Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred, and Consideration for Claim	Type of Priority			Amount Entitled to Priority	Amount Not Entitled to Priority, If Any
				Contingent	Unliquidated	Disputed		
Account Number: 8945 Turner County Assessor Parker, SD	X		property taxes for 409 S Juniper Ave Marion, SD 57043	X			252.00	252.00
Account Number:								
Account Number:								
Account Number:								
Account Number:								
Account Number:								
Subtotal (Total of this page)				\$252.00	\$252.00	\$0.00		
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)				\$252.00				
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$252.00			

In Re:

Navin, Christopher Lee

Debtor

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: 8945			Godfathers debt collector	X			
Account liquidation Service PO Box 174 Decorah, IA 52101							
Account Number: 4725	X		misc debt see National Credit Adjusters	X			409.25
Advance America 1713 Hamilton Blvd Sioux City, IA 51103							
Account Number: 1861			medical debt	X			103.11
Avera Gutnick & Assoc 1100 E 21st St, Ste 400 Sioux Falls, SD 57105							
Account Number: 8005			medical debt	X			9772.27
Avera McKennan Hospital 800 E 21st St PO Box 5045 Sioux Falls, SD 57117							
Subtotal							\$10,284.63
Total							
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In Re:

Navin, Christopher Lee

Case No.

Debtor	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	(if known)		
				Contingent	Unliquidated	Disputed
Creditor's Name and Mailing Address Including Zip Code, and Account Number						Amount of Claim
Account Number:			medical debt	X		15220.00
Avera McKennan Hospital 800 E 21st St PO Box 5045 Sioux Falls, SD 57117						
Account Number: 8945			student loan - default/deferment	X		5220.00
Bank of North Dakota 700 E Main Ave Bismarck, ND 58501						
Account Number:	X		gym membership	X		800.00
Bodyworks Fitness PO Box 11 Salem, SD 57058						
Account Number:	X		overdrafted checks - Jerry's Pizza	X		152.00
Check Pro PO Box 3350 Sioux City, IA 51101						
Account Number: 7769	X		bad checks (ex-wife wrote excess on acct) First National Bank	X		198.07
Chexcel PO Box 8195 Rapid City, SD 57709						
Account Number:	X		eviction/apt rental	X		3023.14
Costello Properties Hunters Gate Townhomes 217 S Cliff Ave, #32 Harrisburg, SD 57032						
Account Number: 9343			Great Western Bank debt collector	X		
Credit Bureau of Watertown PO Box 234 Watertown, SD 57201						
				Subtotal		\$24,613.21
				Total		
				(Use only on last page of the completed Schedule F.)		
				(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		

In Re:

Navin, Christopher Lee

Case No.

Debtor			(if known)		
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated
Account Number: 3477 Credit Collection Services Two Wells Ave, Dept 9134 Newton, MA 02459	X		Farmers Insurance Debt collector	X	
Account Number: 4578 Credit Collection Services Two Wells Ave, Dept 9134 Newton, MA 02459	X		Hollywood Video debt collector	X	
Account Number: 9312 Enhanced Recovery Group 8014 Bayberry Rd Jacksonville, FL 32256			Sprint debt collector	X	
Account Number: FJM Collections, Inc PO Box 2344 Sioux Falls, SD 57101	X		debt collector judgment 49SMC08008969 Hunters Gate Townhomes	X	
Account Number: Family Practice Center 2501 Pierce St Sioux City, IA 51104	X		medical debt of wife, unknown further	X	X 143.00
Account Number: Farmers Insurance Group 2101 W 41st St Ste 111, Sioux Falls, SD 57105	X		auto insurance	X	733.32
Account Number: 8945 First National Bank 100 S Phillips Ave Sioux Falls, SD 57104	X		bank acct	X	800.00
				Subtotal	\$1,676.32
				Total	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

In Re:

Navin, Christopher Lee

(if known)

Debtor

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: 7156 Ford Motor Credit PO Box 6508 Mesa, AZ 85216	X		repossessed vehicle 2007 Ford Fusion see: CIV 09-101 Johnson, Rodenburg & Lauinger	X			
Account Number: Godfathers Pizza 2808 N 108th St Omaha, NE 68104			food debt	X			189.00
Account Number: 3889 Great Western Bank 5100 W 26th St Sioux Falls, SD 57106			misc debt - savings	X			72.15
Account Number: Hollywood Video 2720 S Louise Ave, Sioux Falls, SD 57106	X		overdue movie rentals	X			49.99
Account Number: Innovation Financial Services PO Box 517 Vermillion SD 57069	X		overdrafted checks	X			300.00
Account Number: 1129 Iowa-Nebraska Bank 2021 Dakota Ave S Sioux City, NE 68776	X		bank account opened without my knowledge		X		599.51
Account Number: 4033 Johnson, Rodenburg & Lauinger PO Box 4127 Bismarck, ND 58502-4127	X		Aug 20, 2009 garnishment CIV 09-101 Turner County Court debt collector	X			8820.00
						Subtotal	\$10,030.65
						Total	
						(Use only on last page of the completed Schedule F.)	
						(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

In Re:

Navin, Christopher Lee

Case No.

Debtor						(if known)	
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number: 4680 Marion Oil PO Box 147 Marion, SD 57043	X		gasoline credit	X			401.78
Account Number: 4023 McGreevy Clinic - Avera PO Box 86430 Sioux Falls, SD 57118			medical debt	X			528.02
Account Number: 8344 Medical X-Ray Center 1417 S Minnesota Ave Sioux Falls, SD 57105			medical debt	X			47.25
Account Number: 8945 MidAmerican Energy 507 Douglas St Sioux City, IA 51101			utilities	X			200.00
Account Number: Midcontinent Communications 3901 N Louise Ave Sioux Falls, SD 57105	X		internet service	X			300.00
Account Number: 4725 National Credit Adjusters PO Box 3023 Hutchinson, KS 67504-3023	X		Advance America debt collector	X			
Account Number: 1631 Northwestern Energy PO Box 1338 Butte, MT 59702	X		utilities - cancelled	X			664.22
					Subtotal		\$2,141.27
				Total			
				(Use only on last page of the completed Schedule F.)			
				(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

In Re:

Navin, Christopher Lee

Case No.

Debtor	(if known)						
	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Creditor's Name and Mailing Address Including Zip Code, and Account Number							
Account Number: 0035 Orthopedic Institute 810 E 23rd St Sioux Falls, SD 57105			medical debt	X			122.67
Account Number: 8945 Quality Lenders 415 N Dakota Ave Sioux Falls, SD 57106	X		cash advance small claims judgment SMC 10002734	X			2198.00
Account Number: 8945 Qwest Communications 825 Pierce St Sioux City, IA 51101	X		phone	X			150.00
Account Number: 4680 Schmidt Country PO Box 147 Marion, SD 57043	X		misc credit	X			39.36
Account Number: 8945 Serv-a-check PO Box 922 Norfolk, NE 68702			overdrafted checks	X			225.00
Account Number: 0002 Service Investment PO Box 517 Vermillion, SD 57069			unknown debt, company refuses to identify		X		419.93
Account Number: Sprint 10550 Deerwood Park Blvd Jacksonville, FL 32256			cell phone	X			526.00
						Subtotal	\$3,680.96
						Total	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In Re:

Debtor	(if known)						
	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Creditor's Name and Mailing Address Including Zip Code, and Account Number							
Account Number: TCA Inc 3804 Dakota Ave, Ste B S Sioux City, NE 68776	X		low-Nebraska Bank debt collector		X		
Account Number: 1631 United Accounts Management PO Box 518 Aberdeen, SD 57402	X		utilities - Northwestern Energy debt collector	X			
Account Number: United Accounts, Inc PO Box 518 Aberdeen, SD 57402	X		Northwestern Energy debt collector	X			
Account Number: 8945 Verizon Wireless Bankruptcy Administration PO Box 3397 Bloomington, IL 61702			cellular service	X			1390.00
Account Number: 8945 Washington Mutual Online National Bank By Mail P O Box 36520 Louisville, KY 40233-6520	X		internet bank - ex-wife opened w/out my knowledge		X		1200.00
Account Number: 8945 Wells Fargo 2220 Hamilton Blvd Sioux City, IA 51103	X		bank acct	X			400.00
Account Number: 5914 Credit Acceptance Corp 25505 W 12th Mile Rd Southfield, MI 48234			Walter Coats Credit	X			3180.00
						Subtotal	\$6,170.00
						Total	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In Re:

Navin, Christopher Lee

Case No.

Debtor				(if known)			
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account Number:							570.00
Profit Services Group PO Box 61295 Savannah, GA 31420							
Account Number: 0129							227.00
Trac-a Check PO Box 2764 Davenport, IA 52804							
Account Number:							570.00
AIS Services e-payday loan 8996 Miramar Rd, Ste 220 Sand Diego, CA 92126							
Account Number:							85.00
Cybrocollect, Inc 2350 S Avenue Lacrosse, WI 54601							
Account Number:							
Account Number:							
Account Number:							
Subtotal	\$1,452.00						
Total	\$60,049.04						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In Re:

Navin, Christopher Lee

Case No.

Debtor

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential Real Property. State Contract Number of Any Government Contract

In Re: Navin, Christopher Lee
Debtor

Case No. _____
 (if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Mailing Address of Codebtor	Name and Mailing Address of Creditor
Valerie Navin 3301 Dupont St Sioux City, IA 51104	Turner County Assessor Parker, SD 57
	Karen Duerksen 44533 273rd St Marion, SD 57043
	Family Practice Center 2501 Pierce St Sioux City, IA 51104
	Northwestern Energy PO Box 1338 Butte, MT 59702
	United Accounts, Inc PO Box 518 Aberdeen, SD 57402
	Marion Oil PO Box 147 Marion, SD 57043
	Schmidt Country PO Box 147 Marion, SD 57043
	Ford Motor Credit PO Box 6508 Mesa, AZ 85216
	Johnson, Rodenburg & Lauinger PO Box 4127 Bismarck, ND 58502-4127
	FJM Collections, Inc PO Box 2344 Sioux Falls, SD 57101
	Costello Properties Hunters Gate Townhomes 217 S Cliff Ave, #32 Harrisburg, SD 57032

In Re:

Navin, Christopher Lee

Case No.

Debtor

(if known)

Name and Mailing Address of Codebtor	Name and Mailing Address of Creditor
	Bodyworks Fitness PO Box 11 Salem, SD 57058
	Credit Collection Services Two Wells Ave, Dept 9134 Newton, MA 02459
	Farmers Insurance Group 2101 W 41st St Ste 111, Sioux Falls, SD 57105
	Hollywood Video 2720 S Louise Ave, Sioux Falls, SD 57106
	Advance America 1713 Hamilton Blvd Sioux City, IA 51103
	National Credit Adjusters PO Box 3023 Hutchinson, KS 67504-3023
	Iowa-Nebraska Bank 2021 Dakota Ave S Sioux City, NE 68776
	TCA Inc 3804 Dakota Ave, Ste B S Sioux City, NE 68776
	Chexcel PO Box 8195 Rapid City, SD 57709
	Quality Lenders 1108 W 12th Sioux Falls, SD 57106
	Washington Mutual Online National Bank By Mail P O Box 36520 Louisville, KY 40233-6520
	Wells Fargo 2220 Hamilton Blvd Sioux City, IA 51103
	Midcontinent Communications 3901 N Louise Ave Sioux Falls, SD 57105
	First National Bank 100 S Phillips Ave Sioux Falls, SD 57104

In Re: Navin, Christopher Lee
Debtor

Case No. _____

(if known)

Name and Mailing Address of Codebtor	Name and Mailing Address of Creditor
	Qwest Communications 825 Pierce St Sioux City, IA 51101
	Innovation Financial Services PO Box 517 Vermillion SD 57069
	Check Pro 520 Nebraska St, Ste 438 Sioux City, IA 51101
	United Accounts Management PO Box 518 Aberdeen, SD 57402

In Re:

Navin, Christopher Lee

Case No.

Debtor

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: married	DEPENDENTS OF DEBTOR AND SPOUSE			
	RELATIONSHIP	step son daughter son	AGE	5 6 mo 5
Employment:	DEBTOR		SPOUSE	
Occupation	Ass't Parts Manager			
Name of Employer	Stan Houston Equipment			
How Long Employed	3 yrs, 4 months			
Address of Employer	501 S Marion Rd Sioux Falls, SD 57106			

Income: (Estimate of average monthly income)

1. Current monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 2141.40	\$	
2. Estimated monthly overtime	\$	\$	
3. SUBTOTAL	\$ 2,141.40	\$	0.00
4. LESS PAYROLL DEDUCTIONS			
a. Payroll taxes and social security	\$ 208.55	\$	
b. Insurance	\$ 68.80	\$	
c. Union dues	\$	\$	
d. Other (Specify): 401k (101.05)/ garnishment (215)	\$ 316.05	\$	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 593.40	\$	0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,548.00	\$	0.00
7. Regular income from operation of business or profession or firm (Attach detailed statement)	\$	\$	
8. Income from real property	\$	\$	
9. Interest and dividends	\$	\$	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$	\$	
11. Social security or other government assistance (Specify):	\$	\$	
12. Pension or retirement income	\$	\$	
13. Other monthly income Specify:	\$	\$	
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$	0.00
15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 1,548.00	\$	0.00
16. TOTAL COMBINED MONTHLY INCOME \$ 1,548.00			

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In Re: Navin, Christopher Lee
Debtor

Case No. _____
 (if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	312.00
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
2. Utilities: a. Electricity and heating fuel	\$	270.00
b. Water and sewer	\$	75.00
c. Telephone	\$	100.00
d. Other	\$	
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	300.00
5. Clothing	\$	
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	
9. Recreation, clubs and entertainment, newspapers, magazines	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	
a. Homeowner's or renters	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	68.00
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	21.00
Specify: property taxes		
13. Installment payments: (In chapter 11, 12 or 13 cases, do not list payments to be included in the plan)	\$	456.00
a. Auto	\$	
b. Other	\$	
c. Other	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17.)	\$	2,032.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	\$	
a. Average monthly income from Line 15 of Schedule I	\$	1,548.00
b. Average monthly expenses from Line 18 above	\$	2,032.00
c. Monthly net income (a. minus b.)	\$	-484.00

DECLARATION CONCERNING DEBTOR(S) SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.

Sep 14, 2010

/s/ Christopher Lee Navin

Date

Signature of Debtor

Sep 14, 2010

Date

Signature of Joint Debtor

* * * * *

DECLARATION AND SIGNATURE OF BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social-Security No. (Required by 11 U.S.C. § 110)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

* * * * *

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, _____ named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary of schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature of Authorized Individual

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT

District of South Dakota, Southern Division

In Re: _____
 Navin, Christopher Lee
Debtor

Case No. _____
 (if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfer and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None", mark the box labeled "None".** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

None **1. Income from employment or operation of business**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
25780.00	2010 Income to date
31193.00	2009 employment income
30234.00	2008 employment income

2. Income other than from employment or operation of business

- None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
--------	--------

3. Payments to creditors

- None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, [except for a debt on account of a domestic support obligation,] made within 90 days immediately preceding the commencement of this case. Indicate with an * any payments that were made to the creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
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- None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments/ Transfers	Amount Paid or Value of Transfers	Amount Still Owing
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None c. All debtors: List all payment made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owing
------------------------------------------------------------	--------------------	----------------	-----------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
FJM Collections v Chris Navin 49SMC08008969	Small Claims/garnishment	Minnehaha County	Default judgment Jan 21, 2009
Ford Motor Credit v Chris Navin CIV 09-101	Garnishment	Turner County	Judgment for FMC Aug 20, 2009
Quality Lenders v Christopher Navin SMC10002734	Garnishment	Minnehaha County	Default judgement

Case: 10-40786 Document: 1 Filed: 09/15/10 Page 38 of 52None

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property
Ford Motor Company	each payday	\$100 garnished per payday since Oct 2009

5. Repossessions, foreclosures and returnsNone

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property

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6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address
of Assignee

Date of
Assignment

Terms of Assignment
or Settlement

- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address
of Custodian

Name and Location of Court
Case Title & Number

Date of Order

Description and
Value of Property

Case: 10-40786 Document: 1 Filed: 09/15/10 Page 40 of 52

7. Gifts

- None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
or OrganizationRelationship to
Debtor, if any

Date of Gift

Description and
Value of Gift**8. Losses**

- None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value
of PropertyDescription of Circumstances and, if
Loss was Covered in Whole or in Part
by Insurance, Give Particulars.

Date of Loss

9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and Address
of PayeeDate of Payment, Name of
Payor if other than DebtorAmount of Money or Description
and Value of Property

Case: 10-40786 Document: 1 Filed: 09/15/10 Page 41 of 52

10. Other transfers

- None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee,
Relationship to Debtor

Date

Describe Property Transferred
and Value Received

- None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or Other Device

Date(s) of Transfer(s)

Amount of Money or Description and Value
of Property or Debtor's Interest in Property**11. Closed financial accounts**

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address
of Institution

Type of Account, Last Four
Digits of Account Number,
and Amount of Final BalanceAmount and Date of
Sale or Closing

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank
or Other Depository

Names and Addresses of those with
Access to Box or Depository

Description of Contents

Date of Transfer
or Surrender, if any

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

15. Prior address of debtor

- None If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address

Name Used

Dates of Occupancy

16. Spouses and former spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

17. Environmental information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Docket Number	Status or Disposition
---------------------------------------	---------------	-----------------------

18. Nature, location and name of businessNone

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was a self-employed in a trade, profession, or other activity either full- or part-time within the six-years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

Name, Address, Last Four Digits of Soc. Sec. No.
Complete EIN or Other Taxpayer I.D. No.

Nature of Business

Beginning and
Ending Dates

- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name

Address

[If completed by an individual or individual and spouse.]

Case: 10-40786 Document: 1 Filed: 09/15/10 Page 46 of 52

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Sep 14, 2010

Date

Sep 14, 2010

Date

/s/ Christopher Lee Navin

Signature of Debtor

X

Signature of Joint Debtor

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date

X

Signature of Authorized Individual

Printed Name and Title

DECLARATION AND SIGNATURE OF BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social-Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In re Navin, Christopher Lee
Debtor(s)

Case Number: _____
(If known)

Filed: 09/15/10 Page 47 of 52
(check one box as directed in Part I, III, or VI of this statement):

- The presumption arises.
 The presumption does not arise.
 The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

Part I. MILITARY AND NON-CONSUMER DEBTORS

1A	<p>Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).</p>
1B	<p>Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.</p> <p><input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.</p>
1C	<p>Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.</p> <p><input type="checkbox"/> Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard</p> <p>a. <input type="checkbox"/> I was called to active duty after September 11, 2001, for a period of at least 90 days and <input type="checkbox"/> I remain on active duty /or/ <input type="checkbox"/> I was released from active duty on , which is less than 540 days before this bankruptcy case was filed; OR b. <input type="checkbox"/> I am performing homeland defense activity for a period of at least 90 days /or/ <input type="checkbox"/> I performed homeland defense activity for a period of at least 90 days, terminating on , which is less than 540 days before this bankruptcy case was filed.</p>

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION

<p>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</p> <p>a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>b. <input checked="" type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.</p> <p>c. <input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.</p> <p>d. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</p>											
<p>2</p> <p>All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.</p>	<p style="text-align: right;">Column A Debtor's Income</p>	<p style="text-align: right;">Column B Spouse's Income</p>									
<p>3 Gross wages, salary, tips, bonuses, overtime, commissions.</p>	2,141.40										
<p>4 Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">a.</td> <td style="width: 60%;">Gross receipts</td> <td style="width: 25%;"></td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary business expenses</td> <td></td> </tr> <tr> <td>c.</td> <td>Business income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts		b.	Ordinary and necessary business expenses		c.	Business income	Subtract Line b from Line a		
a.	Gross receipts										
b.	Ordinary and necessary business expenses										
c.	Business income	Subtract Line b from Line a									
<p>5 Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 15%;">a.</td> <td style="width: 60%;">Gross receipts</td> <td style="width: 25%;"></td> </tr> <tr> <td>b.</td> <td>Ordinary and necessary operating</td> <td></td> </tr> <tr> <td>c.</td> <td>Rent and other real property income</td> <td style="text-align: right;">Subtract Line b from Line a</td> </tr> </table>	a.	Gross receipts		b.	Ordinary and necessary operating		c.	Rent and other real property income	Subtract Line b from Line a		
a.	Gross receipts										
b.	Ordinary and necessary operating										
c.	Rent and other real property income	Subtract Line b from Line a									
<p>6 Interests, dividends, and royalties.</p>											
<p>7 Pension and retirement income.</p>											
<p>8 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.</p>											
<p>9 Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">Unemployment compensation claimed to be a benefit under the Social Security Act</td> <td style="width: 30%; text-align: center;">Debtor</td> <td style="width: 30%; text-align: center;">Spouse</td> </tr> </table>	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse								
Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor	Spouse									

10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or victim of international or domestic terrorism.		
	a. _____ b. _____		
	Total and enter on Line 10		
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	2,141.40	0.00
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	2,141.40	

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	25,696.80
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court. a. Enter the debtor's state of residence: South Dakota b. Enter debtor's household size: 4	69,932.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input checked="" type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. <input type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	2,141.40
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero. a. _____ b. _____ c. _____	
	Total and enter on Line 17.	
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	

Part V. CALCULATION OF DEDUCTIONS FROM INCOME

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	
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Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	
52	<p>Initial presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than \$7,025. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount set forth on Line 51 is more than \$11,725. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.</p> <p><input type="checkbox"/> The amount on Line 51 is at least \$7,025, but not more than \$11,725. Complete the remainder of Part VI (Lines 53 through 55).</p>	
53	Enter the amount of your total non-priority unsecured debt	
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	
55	<p>Secondary presumption determination. Check the applicable box and proceed as directed.</p> <p><input type="checkbox"/> The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</p> <p><input type="checkbox"/> The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</p>	

Part VII: ADDITIONAL EXPENSE CLAIMS

56	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; width: 10%;">Expense Description</th> <th style="text-align: right; width: 90%;">Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td style="text-align: right;"> </td> </tr> <tr> <td>b.</td> <td style="text-align: right;"> </td> </tr> <tr> <td>c.</td> <td style="text-align: right;"> </td> </tr> <tr> <td style="text-align: right; vertical-align: bottom;">Total: Add Lines a, b, and c</td> <td style="text-align: right; vertical-align: bottom;"> </td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		b.		c.		Total: Add Lines a, b, and c	
Expense Description	Monthly Amount											
a.												
b.												
c.												
Total: Add Lines a, b, and c												

Part VIII: VERIFICATION

57	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)</p> <p>Date: _____</p> <p>Date: _____</p>	
	<p>Signature: /s/ Christopher Lee Navin</p> <p>Signature: _____</p>	

UNITED STATES BANKRUPTCY COURT

District of South Dakota, Southern Division

In Re: _____
Navin, Christopher Lee
DebtorCase No. _____
(if known)**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Karen Duerksen	Describe Property Securing Debt: homestead
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input checked="" type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name: HD Credit	Describe Property Securing Debt: motorcycle
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input checked="" type="checkbox"/> Other. Explain attempting to sell (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attached additional pages if necessary.)

Property No. 1	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Lessor's Name:		
Property No. 2 (if necessary)	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Lessor's Name:		
Property No. 3 (if necessary)	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Lessor's Name:		

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date

X /s/ Christopher Lee Navin
Signature of Debtor

X

Signature of Joint Debtor